

Supplement “Medigap” Policies in Wisconsin

Every Medigap policy must follow federal and state laws designed to protect you, and it must be clearly identified as "Medicare Supplement Insurance." If you live in Wisconsin, you have guaranteed issue rights to buy a Medigap policy, but the policies are different. Supplements pick up the gaps in Part A and Part B coverage. The premiums vary depending on a person's age, sex and zip code.

Guarantee Issue- Insurance companies are required to accept your application for a policy during the open enrollment. Open enrollment is the first 6 months from getting Part B or 2nd enrollment opportunity at age 65 if disabled. This means they:

- Can't deny you coverage
- Must cover pre-existing conditions
- Can't charge you more for pre-existing, past or present health conditions

All Medigap policies must provide the following basic benefits:

1. Copay for the 61st-90th day of hospitalization. (2022-\$389/ day)
2. Copay for 91st-150th day of hospitalization. (2022-\$778/ day)
3. Copay for 21st-100th day of skilled care in a skilled facility. (2022-\$194.50/ day)
4. 175 days per lifetime of inpatient psychiatric care.
(In addition to Medicare's 190 days per lifetime)
5. First 3 pints of blood.
6. 40 home health care visits. (In addition to Medicare)
7. 20% of Medicare's Part B services. (With NO lifetime maximum)
8. Coverage for usual & customary cost of non-Medicare covered chiropractic
Care, non-Medicare hospital and ambulatory surgery center charges and
Anesthetics for dental care & non-Medicare breast reconstruction.
9. Coverage for 30 days non-Medicare skilled nursing facility care
(No 3-day hospital stay required, but meets medical necessity
Requirements)

Insurance companies are allowed to offer the following **additional riders (optional)** to a Medigap policy for an additional premium:

1. Part A deductible (2022-\$1,556 per benefit period)
2. Additional home health care (365 visits)
3. Part B deductible (2022-\$233 annually) ****Eligible for Medicare prior to 1/1/2020****
4. Part B excess charges (115% limiting charge applies)
5. Foreign Travel: (May have a deductible of up to \$250. Must pay at least 80% of billed charges for the first 60 consecutive days you are outside the U.S. Benefit limit must be at least \$50,000 per lifetime.)

8 things to know about Medigap policies:

1. You must have Medicare Part A and Part B.
2. A Medigap policy is different from a Medicare Advantage Plan. Those plans are ways to get Medicare benefits, while a Medigap policy only supplements your Original Medicare benefits.
3. You pay the private insurance company a monthly premium for your Medigap policy. You pay this monthly premium in addition to the monthly Part B premium that you pay to Medicare.
4. A Medigap policy only covers one person. If you and your spouse both want Medigap coverage, you'll each have to buy separate policies.
5. You can buy a Medigap policy from any insurance company that's licensed in your state to sell one.
6. Any standardized Medigap policy is guaranteed renewable even if you have health problems. This means the insurance company can't cancel your Medigap policy as long as you pay the premium.
7. Some Medigap policies sold in the past cover prescription drugs. But, Medigap policies sold after January 1, 2006 aren't allowed to include prescription drug coverage. If you want prescription drug coverage, you can join a Medicare Prescription Drug Plan (Part D). If you buy Medigap and a Medicare drug plan from the same company, you may need to make 2 separate premium payments. Contact the company to find out how to pay your premiums.
8. It's illegal for anyone to sell you a Medigap policy if you have a Medicare Advantage Plan, unless you're switching back to Original Medicare.

How can I decide on a supplement?

- Sort through all the literature you get in the mail
- Contact an insurance agent you know and trust
- **MEDIGAP HELPLINE: 1-800-242-1060**
- MEDIGAP WEBSITE: <https://www.dhs.wisconsin.gov/aging/medigap.htm>
- Office of Commissioner of Insurance (OCI): <https://oci.wi.gov/Documents/Consumers/PI-010.pdf>
 - Website where you can find the WI Medicare Supplement Insurance Approved Policies List